

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION AT LAFAYETTE

FABIAN HUIZAR,)	
)	
Plaintiff,)	
)	
v.)	Case No. 4:22-CV-90-PPS
)	
EQUIFAX INFORMATION SERVICES LLC,)	
)	
Defendant.)	

OPINION AND ORDER

This case involves alleged violations of the Fair Credit Reporting Act. The Plaintiff, Fabian Huizar, claims that Equifax Information Services LLC repeatedly reported inaccurate information on his credit report relating to a car loan that was the subject of a judgment rendered in state court. Huizar hired two experts to help him prove his case, and Equifax now seeks to exclude or limit their testimony. [DE 151.] Additionally, Huizar seeks permission to supplement his expert reports. [DE 174.]

The Court finds the briefing of these two motions to be substantially similar in all material respects to the briefing in Huizar's case against Experian. In that case, I recently granted Huizar's motion to supplement and denied in part and granted in part Experian's motion to exclude or limit the testimony of Huizar's same two experts. [See Case No. 4:22-cv-85, DE 219.] I therefore adopt that November 5, 2025, Opinion and Order as controlling on these same issues and direct the Parties to refer to it for the substance of my opinion on the motions in this case.

ACCORDINGLY:

Huizar's Motion to Supplement Expert Reports with Deposition Testimony [DE 174] is **GRANTED**. Equifax's Motion to Exclude or Limit the Opinions and Testimony of Plaintiff's Expert Witnesses Douglas Hollon and Evan Hendricks [DE 151] is **GRANTED IN PART** and **DENIED IN PART**. The opinions and testimony of Huizar's expert witnesses will be limited as follows:

1. Mr. Douglas Hollon is **PERMITTED** to provide opinion and testimony as to Equifax's ACDV process as well as Equifax's interpretation of the relevant court orders.
2. Mr. Douglas Hollon is **NOT PERMITTED** to provide opinion and testimony as to Mr. Huizar's damages, emotional or otherwise.
3. Mr. Evan Hendricks is **PERMITTED** to provide opinion and testimony regarding Equifax's ACDV process as well as Equifax's interpretation of the relevant court orders.
4. Mr. Evan Hendricks is **PERMITTED** to provide opinion and testimony as to how Equifax's reporting would be viewed by creditors.
5. Mr. Evan Hendricks is **PERMITTED** to provide opinion and testimony as to Mr. Huizar's non-emotional damages.
6. Mr. Evan Hendricks is **NOT PERMITTED** to provide opinion and testimony as to Mr. Huizar's emotional damages.
7. Mr. Evan Hendricks is **NOT PERMITTED** to provide opinion and testimony about prior cases, administrative actions, and consent decrees.

8. Mr. Evan Hendricks is **NOT PERMITTED** to provide opinion and testimony about Equifax's knowledge, motivations, intentions, objective state of mind, and subjective beliefs.

SO ORDERED.

ENTERED: November 18, 2025.

/s/ Philip P. Simon
PHILIP P. SIMON, JUDGE
UNITED STATES DISTRICT COURT